

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

MIGUEL ANGEL RAY CHACON

ANA LILLIAN ACEVEDO LAZZARINI

DEBTORS

CASE NO. 19-01425 -ESL

CHAPTER 13

MOTION TO AMEND SCHEDULE J

TO THE HONORABLE COURT:

COMES NOW debtors through the undersigned attorney and very respectfully states and prays as follows:

1. Debtors are hereby amending Schedule J to adjust expenses.
2. Also, debtors include an *Amended Declaration About an Individual Debtor's Schedules*.

WHEREFORE, debtors' requests from this Honorable Court to take notice of the preceding facts and amendments.

RESPECTFULLY SUBMITTED

In Aguadilla, Puerto Rico, this 26 day of September, 2019.

CERTIFICATE OF SERVICE: I CERTIFY that on this same date the foregoing document has been electronically filed WITH THE Clerk of the Court using the CM/ECF system which sends notification of such filing to all system's participants, including the U.S. Trustee's Office and the Chapter 13 Trustee, and via regular mail to non CM/ECF participants.

/s/ CESAR A. HERNANDEZ GONZALEZ
ATTORNEY FOR DEBTOR
PO BOX 250-493
AGUADILLA, PR 00604
TEL./FAX. (787) 890-3153
lcdocesarhernandez@yahoo.com
USDC PR: 228610

Fill in this information to identify your case:

Debtor 1 MIGUEL ANGEL RAY, CHACO

Debtor 2 ANA LILLIAN ACEVEDO LAZZARINI
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN
DIVISION

Case number 3:19-bk-1425
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,811.32

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 10.00

4d. Homeowner's association or condominium dues

4d. \$ 65.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **RAY, MIGUEL ANGEL CHACON & ACEVEDO LAZZARINI,**
Debtor 2 **ANA LILLIAN**

Case number (if known) **3:19-bk-1425**

<p>6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: PROPANE GAS</p> <p>7. Food and housekeeping supplies</p> <p>8. Childcare and children's education costs</p> <p>9. Clothing, laundry, and dry cleaning</p> <p>10. Personal care products and services</p> <p>11. Medical and dental expenses</p> <p>12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. Entertainment, clubs, recreation, newspapers, magazines, and books</p> <p>14. Charitable contributions and religious donations</p> <p>15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify:</p> <p>16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: PROVISION FOR TAXES</p> <p>17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: t 17d. Other. Specify:</p> <p>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</p> <p>19. Other payments you make to support others who do not live with you. Specify:</p> <p>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues</p> <p>21. Other: Specify: BARBER & BEAUTY PET FOOD AND VET Housekeeping supplies</p> <p>22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.</p> <p>24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here: _____</p>	<table border="0"> <tr><td>6a. \$</td><td>250.54</td></tr> <tr><td>6b. \$</td><td>85.00</td></tr> <tr><td>6c. \$</td><td>156.24</td></tr> <tr><td>6d. \$</td><td>30.00</td></tr> <tr><td>7. \$</td><td>400.00</td></tr> <tr><td>8. \$</td><td>0.00</td></tr> <tr><td>9. \$</td><td>40.00</td></tr> <tr><td>10. \$</td><td>40.00</td></tr> <tr><td>11. \$</td><td>25.00</td></tr> <tr><td>12. \$</td><td>80.00</td></tr> <tr><td>13. \$</td><td>20.00</td></tr> <tr><td>14. \$</td><td>0.00</td></tr> <tr><td>15a. \$</td><td>500.00</td></tr> <tr><td>15b. \$</td><td>705.00</td></tr> <tr><td>15c. \$</td><td>364.00</td></tr> <tr><td>15d. \$</td><td>0.00</td></tr> <tr><td>16. \$</td><td>68.00</td></tr> <tr><td>17a. \$</td><td>0.00</td></tr> <tr><td>17b. \$</td><td>0.00</td></tr> <tr><td>17c. \$</td><td>0.00</td></tr> <tr><td>17d. \$</td><td>0.00</td></tr> <tr><td>18. \$</td><td>0.00</td></tr> <tr><td>19. \$</td><td>0.00</td></tr> <tr><td>20a. \$</td><td>0.00</td></tr> <tr><td>20b. \$</td><td>0.00</td></tr> <tr><td>20c. \$</td><td>0.00</td></tr> <tr><td>20d. \$</td><td>0.00</td></tr> <tr><td>20e. \$</td><td>0.00</td></tr> <tr><td>21. +\$</td><td>10.00</td></tr> <tr><td>+\$</td><td>40.00</td></tr> <tr><td>+\$</td><td>10.00</td></tr> <tr><td colspan="2" style="border: 1px solid black; padding: 5px;">\$ 4,710.10</td></tr> <tr><td colspan="2" style="border: 1px solid black; padding: 5px;">\$ 4,710.10</td></tr> <tr><td>23a. \$</td><td>6,160.10</td></tr> <tr><td>23b. -\$</td><td>4,710.10</td></tr> <tr><td>23c. \$</td><td>1,450.00</td></tr> </table>	6a. \$	250.54	6b. \$	85.00	6c. \$	156.24	6d. \$	30.00	7. \$	400.00	8. \$	0.00	9. \$	40.00	10. \$	40.00	11. \$	25.00	12. \$	80.00	13. \$	20.00	14. \$	0.00	15a. \$	500.00	15b. \$	705.00	15c. \$	364.00	15d. \$	0.00	16. \$	68.00	17a. \$	0.00	17b. \$	0.00	17c. \$	0.00	17d. \$	0.00	18. \$	0.00	19. \$	0.00	20a. \$	0.00	20b. \$	0.00	20c. \$	0.00	20d. \$	0.00	20e. \$	0.00	21. +\$	10.00	+\$	40.00	+\$	10.00	\$ 4,710.10		\$ 4,710.10		23a. \$	6,160.10	23b. -\$	4,710.10	23c. \$	1,450.00
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Fill in this information to identify your case:

Debtor 1 MIGUEL ANGEL RAY, CHACO
First Name Middle Name Last Name

Debtor 2 ANA LILLIAN ACEVEDO LAZZARINI
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 3:19-bk-1425
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ MIGUEL ANGEL RAY, CHACON

MIGUEL ANGEL RAY, CHACO
Signature of Debtor 1

Date September 26, 2019

X /s/ ANA LILLIAN ACEVEDO LAZZARINI

ANA LILLIAN ACEVEDO LAZZARINI
Signature of Debtor 2

Date September 26, 2019

Label Matrix for local noticing
0104-3
Case 19-01425-ESL13
District of Puerto Rico
Old San Juan
Fri May 31 13:36:40 AST 2019

FIRSTBANK PUERTO RICO
Godreau & Gonzalez Law, LLC
PO Box 9024176
San Juan, PR 00902-4176

RELIABLE AUTO A DIVISION OF POPULAR AUTO LLC
PO BOX 21382
SAN JUAN, PR 00928-1382

1FIRST BANK
PO BOX 9146
SAN JUAN, PR 00908-0146

CITI CARDS
PO BOX 11917
SAN JUAN, PR 00922-1917

CITIBANK MORTGAGE
PO BOX 11917
SAN JUAN, PR 00922-1917

CITIBANK USA
PO BOX 11917
SAN JUAN, PR 00922-1917

CITICARDS SEARS
PO BOX 11917
SAN JUAN, PR 00922-1917

CITIFINANCIAL
PO BOX 11917
SAN JUAN, PR 00922-1917

CRIM
PO BOX 195387
SAN JUAN, PR 00919-5387

BOSCO IX OVERSEAS LLC BY FRANKLIN CREDIT MAN
PO BOX 2301
JERSEY CITY, NJ 07303-2301

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA, PA 19101-7346

US TRUSTEE
EDIFICIO OCHOA
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901-1922

ASSOCIATES
PO BOX 11917
SAN JUAN, PR 00922-1917

CITIBANK
PO BOX 11917
SAN JUAN, PR 00922-1917

CITIBANK NA
PO BOX 11917
SAN JUAN, PR 00922-1917

CITICARDS
PO BOX 11917
SAN JUAN, PR 00922-1917

CITICORP DINERS
PO BOX 11917
SAN JUAN, PR 00922-1917

COMENITY BANK/WEST ELM
PO Box 182789
Columbus, OH 43218-2789

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

DEPARTAMENTO DE HACIENDA
PO BOX 9024140
OFICINA 424-B
SAN JUAN, PR 00902-4140

PR DEPARTMENT OF LABOR
PO BOX 195540
HATO REY, PR 00919-5540

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

ASSOCIATES FINANCE
PO BOX 11917
SAN JUAN, PR 00922-1917

CITIBANK CCSI
PO BOX 11917
SAN JUAN, PR 00922-1917

CITIBANK SOUTH DAKOTA
PO BOX 11917
SAN JUAN, PR 00922-1917

CITICARDS CREDIT SERVICES
PO BOX 11917
SAN JUAN, PR 00922-1917

CITICORP FINANCE
PO BOX 11917
SAN JUAN, PR 00922-1917

COOP SAGRADA FAMILIA
PO Box 102
Corozal, PR 00783-0102

DORAL FINANCIAL CORPORATION
LOPEZ SANCHEZ PIRILLO & HYMOVITZ LLC
PO BOX 11917
SAN JUAN, PR 00922-1917

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Franklin Credit Management Corp.
PO Box 829629
Philadelphia, PA 19019-9629

INTERNAL REVENUE SERVICE
PO BOX 7346
PHILADELPHIA, PA 19101-7346

INTERNATIONAL SERVICES AND CREDIT CO
PO Box 19867
San Juan, PR 00910-1867

JOSE GONZALEZ, ESQ.
PO BOX 10242
HUMACAO, PR 00792-1242

LAS VILLAS EN PALMAS II
174 PALMAS DRIVE LAS VILLAS EN PALMAS II
HUMACAO, PR 00791-6320

LUIS RICO LOPEZ
LILLIAN DAVIDOWITZ RODRIGUEZ
BOX 1391
GUAYNABO PR 00970-1391

Lancaster EMS
Lancaster EMS
1829 Lincoln Hwy E
Lancaster, PA 17602-3323

PALMAS DEL MAR HOMEOWNERS ASSOCIATION IN
PO BOX 9027
HUMACAO, PR 00792-9027

PANAMERICAN/CITIBANK
PO BOX 11917
SAN JUAN, PR 00922-1917

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

RAFAEL OJEDA, ESQ.
ASHFORD AVE. 1474 CONDADO SUITE 100
SAN JUAN, PR 00907-1559

RELIABLE AUTO, A DIVISION OF POPULAR AUTO LL
PO BOX 21382
SAN JUAN, PR 00928-1382

ROOMS TO GO/SYNCHRONY BANK
PO BOX 960061
ORLANDO, FL 32896-0061

SMS FINANCIAL
6829 NORTH 12 TH STREET
PHOENIX, AZ 85014-1109

SMS FINANCIAL
PO BOX 912453
DENVER, CO 80291-2453

SMS FINANCIAL JDC LP
6829 NORTH 12TH STREET
PHOENIX, AZ 85014-1109

SMS FINANCIAL JDC LP
6829 North 12th Street
Phoenix, Arizona 85014-1109

SYNCE/QVC
PO Box 965005
Orlando, FL 32896-5005

WORLD FINANCE CORP.
PO BOX 364027
SAN JUAN, PR 00936-4027

Wilfredo Luciano Quiones, ESQ
PO Box 817
Guaynabo, PR 00970-0817

ALEJANDRO OLIVERAS RIVERA
ALEJANDRO OLIVERAS CHAPTER 13 TRUS
PO BOX 9024062
SAN JUAN, PR 00902-4062

ANA LILLIAN ACEVEDO LAZZARINI
URB. EL ALAMO
F3 EL ALAMO DR
GUAYNABO, PR 00969-4584

CESAR AUGUSTO HERNANDEZ
PO BOX 250-493
AGUADILLA, PR 00604-0493

FEDERAL LITIGATION DEPT. OF JUSTICE
PO BOX 9020192
SAN JUAN, PR 00902-0192

MIGUEL ANGEL RAY CHACON
URB EL ALAMO
F3 EL ALAMO DR
GUAYNABO, PR 00969-4584

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

ROSA E RODRIGUEZ VELEZ
US ATTORNEYS
TORRE CHARDON STE 1201
350 CARLOS E. CHARDON AVE
SAN JUAN, PR 00918-2124

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

DISCOVER FINCL SVC LLC
PO Box 15316
Wilmington, DE 19850-5316

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)LAS VILLAS EN PALMAS II HOMEOWNERS ASSOCIA

(d)Bosco IX Overseas LLC by Franklin Credit M
PO Box 2301
Jersey City, NJ 07303-2301

End of Label Matrix	
Mailable recipients	58
Bypassed recipients	2
Total	60